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NASDAQ

THE NASDAQ STOCK MARKET
LISTING QUALIFICATIONS DEPARTMENT
3600 BLACKWELL ROAD
HOCKVILLE, MD 20630

Gary Sundick
Vice President
Listing Qualifications

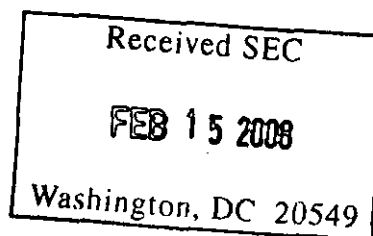
CERTWAS

1-14771

By Facsimile and First Class Mail

January 15, 2008

Ms. Cecile Peters
Chief, IT Services
Division of Corporation Finance
U.S. Securities and Exchange Commission
100 F Street, N.E.
Washington, D.C. 20549



PROCESSED

FEB 25 2008

THOMSON
FINANCIAL

Dear Ms. Peters:

This is to certify that on January 15, 2008 The Nasdaq Stock Market (the "Exchange") received from MicroFinancial Incorporated (the "Registrant") a copy of the Registrant's application on Form 8-A 12(b) for the registration of the following security:

Common Shares, 0.01 par value per share

We further certify that the security described above has been approved by the Exchange for listing and registration.

We understand that the Registrant is seeking immediate acceleration of the effective date of registration, and we hereby join in such request.

Sincerely,

END